

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

WILLIAM GREGORY CHARLES
BARBARA CHARLES
Debtor(s)

Case No. 16-24015CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/28/2016.
- 2) The plan was confirmed on 12/09/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/13/2017, 05/24/2017, 10/12/2017, 04/17/2018, 09/21/2018, 12/19/2018, 01/17/2020, 11/16/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/12/2020.
- 5) The case was completed on 10/26/2021.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$53,609.00.
- 10) Amount of unsecured claims discharged without full payment: \$80,051.57.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$33,499.00
Less amount refunded to debtor	\$830.55

NET RECEIPTS: **\$32,668.45**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$310.00
Trustee Expenses & Compensation	\$1,612.68
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,922.68**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANTAGE AUTO SALES	Unsecured	30.00	NA	NA	0.00	0.00
AK VALLEY FCU**	Unsecured	18,829.44	NA	NA	0.00	0.00
ALLEGHENY COUNTY DEPT OF COU	Unsecured	8,455.90	NA	NA	0.00	0.00
ALLEGHENY COUNTY DEPT OF COU	Unsecured	1,498.45	NA	NA	0.00	0.00
ALLEGHENY COUNTY DEPT OF COU	Unsecured	1,122.65	NA	NA	0.00	0.00
ALLEGHENY COUNTY DEPT OF COU	Unsecured	1,468.45	NA	NA	0.00	0.00
ALLEGHENY COUNTY DEPT OF COU	Unsecured	1,083.40	NA	NA	0.00	0.00
ALLEGHENY COUNTY DEPT OF COU	Unsecured	593.90	NA	NA	0.00	0.00
ALLEGHENY PODIATRY++	Unsecured	143.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	347.00	305.48	305.48	0.00	0.00
AT & T MOBILITY II LLC	Unsecured	NA	2,649.59	2,649.59	0.00	0.00
CLEARVIEW FCU FRMLY AK VALLEY	Unsecured	NA	19,719.57	19,719.57	0.00	0.00
COMMONWEALTH OF PA	Unsecured	219.00	NA	NA	0.00	0.00
COMMONWEALTH OF PA	Unsecured	6.25	NA	NA	0.00	0.00
COMMUNITY LOAN SERVICING LLC	Secured	26,256.79	29,043.02	0.00	18,878.05	0.00
COMMUNITY LOAN SERVICING LLC	Secured	0.00	4,084.75	4,084.75	4,084.75	0.00
COMMUNITY LOAN SERVICING LLC	Priority	0.00	250.00	0.00	0.00	0.00
COMMUNITY LOAN SERVICING LLC	Priority	0.00	650.00	0.00	0.00	0.00
COMMUNITY LOAN SERVICING LLC	Priority	0.00	0.00	500.00	500.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	854.72	305.89	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	552.19	0.00	0.00	0.00
DEBT RECOVERY SOLUTIONS LLC	Unsecured	236.00	NA	NA	0.00	0.00
DISTRICT COURT	Unsecured	29.50	NA	NA	0.00	0.00
DISTRICT COURT	Unsecured	1,075.00	NA	NA	0.00	0.00
DISTRICT COURT	Unsecured	43.00	NA	NA	0.00	0.00
DISTRICT COURT	Unsecured	121.35	NA	NA	0.00	0.00
DISTRICT COURT	Unsecured	257.55	NA	NA	0.00	0.00
DISTRICT COURT	Unsecured	75.00	NA	NA	0.00	0.00
DISTRICT COURT	Unsecured	158.00	NA	NA	0.00	0.00
DISTRICT COURT	Unsecured	15.50	NA	NA	0.00	0.00
DISTRICT COURT	Unsecured	21.10	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DUQUESNE LIGHT COMPANY*	Unsecured	2,003.93	2,147.70	2,147.70	0.00	0.00
ECMC(*)	Unsecured	NA	4,997.04	4,997.04	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	261.00	NA	NA	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	2,650.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA**	Unsecured	389.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Secured	21,668.00	21,274.04	3,651.42	3,651.42	2,327.65
METRO PCS WIRELESS	Unsecured	111.00	NA	NA	0.00	0.00
NATIONWIDE INSURANCE++	Unsecured	175.00	NA	NA	0.00	0.00
PA AMERICAN WATER(*) AKA AMERI	Unsecured	176.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	1,464.49	1,464.49	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	275.00	241.08	241.08	0.00	0.00
PITTSBURGH WATER & SEWER AUTH	Secured	NA	901.16	901.16	901.16	402.74
REC MANAGEMENT SERVICE	Unsecured	142.00	NA	NA	0.00	0.00
SOCIAL SECURITY ADMINISTRATION	Unsecured	10,066.20	9,966.20	9,966.20	0.00	0.00
VERIZON++	Unsecured	460.92	NA	NA	0.00	0.00
WESTLAKE SERVICES LLC(*) DBA W	Unsecured	3,710.00	3,710.10	3,710.10	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$18,878.05	\$0.00
Mortgage Arrearage	\$4,084.75	\$4,084.75	\$0.00
Debt Secured by Vehicle	\$3,651.42	\$3,651.42	\$2,327.65
All Other Secured	\$901.16	\$901.16	\$402.74
TOTAL SECURED:	\$8,637.33	\$27,515.38	\$2,730.39
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$500.00	\$500.00	\$0.00
TOTAL PRIORITY:	\$500.00	\$500.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$45,201.25	\$0.00	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$1,922.68</u>
Disbursements to Creditors	<u>\$30,745.77</u>
TOTAL DISBURSEMENTS :	<u>\$32,668.45</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/01/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.